

B6D (Official Form 6D) (12/07)

In re **Beth Ann Heilman**Case No. **09-28051**

Debtor

SCHEDELD D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B T O R H W J C | Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | C O N T I N G E N T U N L I Q U I D A T E D | D I S P U T E D | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|--|----------------------------|--|--|-----------------|--|---------------------------------|
| Account No. xxxxxxxxx4008 | | Opened 6/01/06 Last Active 8/27/09 First Mortgage ConventionalRealEstateMortgage, 9555 Valleydale, San Antonio, TX 78250 | | | | |
| Chase Manhattan Mortgage Attention: Research Dept. G7-PP 3415 Vision Drive Columbus, OH 43219 | - | Value \$ Unknown | | | 56,338.00 | Unknown |
| Account No. xxxx3633 | | Opened 10/01/06 Last Active 8/11/09 First Mortgage ConventionalRealEstateMortgage, Walstone, North Las Vegas, NV 89031 | | | | |
| Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062 | - | Value \$ 143,000.00 | | | 244,000.00 | 101,000.00 |
| Account No. xxxx2252 | | Opened 2/01/04 Last Active 8/11/09 First Mortgage ConventionalRealEstateMortgage, Hope Valley | | | | |
| Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062 | - | Value \$ 98,000.00 | | | 159,094.00 | 61,094.00 |
| Account No. xxxx5565 | | Opened 1/01/05 Last Active 2/27/09 Second Mortgage CreditLineSecured, 7536 Hope Valley St, Las Vegas, NV 89139 | | | | |
| Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062 | - | Value \$ 0.00 | | | 83,870.00 | 83,870.00 |
| Subtotal (Total of this page) | | | | | 543,302.00 | 245,964.00 |

2 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re Beth Ann HeilmanCase No. 09-28051

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | CODEBTOR H W J C | Husband, Wife, Joint, or Community | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTIN GENT | UNLI QUID ATE D | DISP UTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|---|------------------------------|------------------------------------|--|----------------|--------------------------|--------------|--|---------------------------------|
| | | | | | | | | |
| Account No. xxxxx2798 | | | Opened 6/01/06 Last Active 8/27/09 | | | | | |
| Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062 | - | | First Mortgage | | | | | |
| | | | ConventionalRealEstateMortgage, Summerplace, San Antonio, TX 78250 | | | | | |
| | | | Value \$ Unknown | | | | 70,800.00 | Unknown |
| Account No. xxxxx2758 | | | Opened 6/01/06 Last Active 7/10/09 | | | | | |
| Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062 | - | | First Mortgage | | | | | |
| | | | ConventionalRealEstateMortgage, 7422 Alverstone Way, San Antonio, TX 78250 | | | | | |
| | | | Value \$ Unknown | | | | 56,088.00 | Unknown |
| Account No. xxxxx2806 | | | Opened 6/01/06 Last Active 8/27/09 | | | | | |
| Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062 | - | | Second Mortgage | | | | | |
| | | | CreditLineSecured, Alverstone | | | | | |
| | | | Value \$ 0.00 | | | | 13,268.00 | 13,268.00 |
| Account No. xxxxx2774 | | | Opened 6/01/06 Last Active 8/10/09 | | | | | |
| Countrywide Home Lending Attention: Bankruptcy SV-314B Po Box 5170 Simi Valley, CA 93062 | - | | Second Mortgage | | | | | |
| | | | CreditLineSecured, Wild Calla | | | | | |
| | | | Value \$ 0.00 | | | | 10,638.00 | 10,638.00 |
| Account No. xxxxxxxxxxxxxx0001 | | | Opened 4/01/07 Last Active 7/03/09 | | | | | |
| Wells Fargo Bank Nv Na Po Box 31557 Billings, MT 59107 | - | | Third Mortgage | | | | | |
| | | | HomeEquityLineOfCredit, Wild Calla | | | | | |
| | | | Value \$ Unknown | | | | 45,312.00 | Unknown |
| Subtotal (Total of this page) | | | | | | | 196,106.00 | 23,906.00 |

Sheet 1 of 2 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **Beth Ann Heilman**Case No. **09-28051**

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.) | CODEBTOR H W J C | Husband, Wife, Joint, or Community | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTIN GENT | UNLIQ UIDATE D | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|--|------------------------------|------------------------------------|--|---|----------------------|----------|--|---------------------------------|
| | | | | | | | | |
| Account No. xxxxxxxxx0572 | | | Opened 4/01/07 Last Active 5/01/09 First Mortgage ConventionalRealEstateMortgage, Wild Calla, Primary Residence | | | | | |
| Wells Fargo Hm Mortgag Default Reporting Charlotte, NC 28217 | - | | Value \$ 227,000.00 | | | | 382,270.00 | 0.00 |
| Account No. xxxxxxxxx9479 | | | Opened 5/01/04 Last Active 8/06/09 Automobile | | | | | |
| Wfs Financial/Wachovia Dealer Services Po Box 19657 Irvine, CA 92623 | - | | Value \$ Unknown | | | | 6,777.00 | Unknown |
| Account No. | | | Value \$ | | | | | |
| Account No. | | | Value \$ | | | | | |
| Account No. | | | Value \$ | | | | | |
| Account No. | | | Value \$ | | | | | |
| Sheet <u>2</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Secured Claims | | | | Subtotal (Total of this page) | | | 389,047.00 | 0.00 |
| | | | | Total (Report on Summary of Schedules) | | | 1,128,455.00 | 269,870.00 |

**United States Bankruptcy Court
District of Nevada**

In re **Beth Ann Heilman**

Debtor(s)

Case No. **09-28051**
Chapter **13**

CHAPTER 13 PLAN

1. **Payments to the Trustee:** The future earnings or other future income of the Debtor is submitted to the supervision and control of the trustee. The Debtor (or the Debtor's employer) shall pay to the trustee the sum of **\$639.22** per month for **60** months.

Total of plan payments: **\$38,353.20**

2. **Plan Length:** This plan is estimated to be for **60** months.
 3. Allowed claims against the Debtor shall be paid in accordance with the provisions of the Bankruptcy Code and this Plan.
 - a. Secured creditors shall retain their mortgage, lien or security interest in collateral until the earlier of (a) the payment of the underlying debt determined under nonbankruptcy law, or (b) discharge under 11 U.S.C. § 1328.
 - b. Creditors who have co-signers, co-makers, or guarantors ("Co-Obligors") from whom they are enjoined from collection under 11 U.S.C. § 1301, and which are separately classified and shall file their claims, including all of the contractual interest which is due or will become due during the consummation of the Plan, and payment of the amount specified in the proof of claim to the creditor shall constitute full payment of the debt as to the Debtor and any Co-Obligor.
 - c. All priority creditors under 11 U.S.C. § 507 shall be paid in full in deferred cash payments.
 4. From the payments received under the plan, the trustee shall make disbursements as follows:
 - a. Administrative Expenses
 - (1) Trustee's Fee: **10.00%**
 - (2) Attorney's Fee (unpaid portion): **\$1,500.00 to be paid through plan in monthly payments**
 - (3) Filing Fee (unpaid portion): **NONE**
 - b. Priority Claims under 11 U.S.C. § 507
 - (1) Domestic Support Obligations
 - (a) Debtor is required to pay all post-petition domestic support obligations directly to the holder of the claim.
 - (b) The name(s) and address(es) of the holder of any domestic support obligation are as follows. See 11 U.S.C. §§ 101(14A) and 1302(b)(6).

-NONE-
 - (c) Anticipated Domestic Support Obligation Arrearage Claims. Unless otherwise specified in this Plan, priority claims under 11 U.S.C. § 507(a)(1) will be paid in full pursuant to 11 U.S.C. § 1322(a)(2). These claims will be paid at the same time as claims secured by personal property, arrearage claims secured by real property, and arrearage claims for assumed leases or executory contracts.
- | Creditor (Name and Address) | Estimated arrearage claim | Projected monthly arrearage payment |
|-----------------------------|---------------------------|-------------------------------------|
| -NONE- | | |
- (d) Pursuant to §§ 507(a)(1)(B) and 1322(a)(4), the following domestic support obligation claims are assigned to, owed to, or recoverable by a governmental unit.
- Claimant and proposed treatment: **-NONE-**

(2) Other Priority Claims.

| Name | Amount of Claim | Interest Rate (If specified) |
|---------------|-----------------|------------------------------|
| -NONE- | | |

c. Secured Claims

(1) Pre-Confirmation Adequate Protection Payments. Pre-confirmation adequate protection payments to the following Creditors holding allowed claims secured by a purchase money security interest in personal property shall be paid by the Trustee through the plan as provided below. Adequate protection payments shall not accrue or be paid until the Creditor files a proof of claim. The principal amount of the Creditor's claim shall be reduced by the amount of the adequate protection payments remitted.

| Name | Description of Collateral | Pre-Confirmation Monthly Payment |
|---------------|---------------------------|----------------------------------|
| -NONE- | | |

(2) Secured Debts Which Will Not Extend Beyond the Length of the Plan

(a) Secured Claims Subject to Valuation Under § 506. The Debtor moves the Court to value collateral as follows according to 11 U.S.C. § 506(a). Each of the following secured claims, if allowed, shall be paid through the plan in equal monthly payments set forth below, until the secured value or the amount of the claim, whichever is less, has been paid in full. Any remaining portion of the allowed claim shall be treated as a general unsecured claim. Any claim with a secured value of \$0 shall be treated as a general unsecured claim.

| Name | Proposed Amount of Allowed Secured Claim | Monthly Payment | Interest Rate (If specified) |
|---|---|-----------------|------------------------------|
| Wfs Financial/Wachovia Dealer Services | 6,777.00 | 521.31 | 0.00% |

(b) Secured Claims Not Subject to Valuation Under § 506. Each of the following claims, if allowed, shall be paid through the plan in equal monthly payments set forth below, until the amount of the claim as set forth in the Creditor's proof of claim has been paid in full.

| Name | Proposed Amount of Allowed Secured Claim | Monthly Payment | Interest Rate (If specified) |
|---------------|---|-----------------|------------------------------|
| -NONE- | | | |

(3) Secured Debts Which Will Extend Beyond the Length of the Plan

| Name | Amount of Claim | Monthly Payment | Interest Rate (If specified) |
|---------------|-----------------|-----------------|------------------------------|
| -NONE- | | | |

d. Unsecured Claims

(1) Special Nonpriority Unsecured: Debts which are co-signed or are non-dischargeable shall be paid in full (100%).

| Name | Amount of Claim | Interest Rate (If specified) |
|---------------|-----------------|------------------------------|
| -NONE- | | |

(2) General Nonpriority Unsecured: Other unsecured debts shall be paid 7 cents on the dollar and paid pro rata, with no interest if the creditor has no Co-obligors, provided that where the amount or balance of any unsecured claim is less than \$10.00 it may be paid in full.

5. The Debtor proposes to cure defaults to the following creditors by means of monthly payments by the trustee:

| Creditor | Amount of Default to be Cured | Interest Rate (If specified) |
|---------------|-------------------------------|------------------------------|
| -NONE- | | |

6. The Debtor shall make regular payments directly to the following creditors:

| Name | Amount of Claim | Monthly Payment | Interest Rate (If specified) |
|---------------------------------|-------------------|-----------------|------------------------------|
| Chase Manhattan Mortgage | 56,338.00 | 0.00 | 0.00% |
| Countrywide Home Lending | 143,000.00 | 0.00 | 0.00% |
| Countrywide Home Lending | 98,000.00 | 0.00 | 0.00% |
| Countrywide Home Lending | 70,800.00 | 0.00 | 0.00% |

| Name | Amount of Claim | Monthly Payment | Interest Rate (If specified) |
|---------------------------------|-------------------|-----------------|------------------------------|
| Countrywide Home Lending | 56,088.00 | 0.00 | 0.00% |
| Countrywide Home Lending | 0.00 | 0.00 | 0.00% |
| Wells Fargo Hm Mortgag | 382,270.00 | 0.00 | 0.00% |

7. The employer on whom the Court will be requested to order payment withheld from earnings is:
NONE. Payments to be made directly by debtor without wage deduction.

8. The following executory contracts of the debtor are rejected:

| Other Party | Description of Contract or Lease |
|---------------|----------------------------------|
| -NONE- | |

9. Property to Be Surrendered to Secured Creditor

| Name | Amount of Claim | Description of Property |
|---------------|-----------------|-------------------------|
| -NONE- | | |

10. The following liens shall be avoided pursuant to 11 U.S.C. § 522(f), or other applicable sections of the Bankruptcy Code:

| Name | Amount of Claim | Description of Property |
|---------------|-----------------|-------------------------|
| -NONE- | | |

11. Title to the Debtor's property shall vest in debtor **on confirmation of a plan.**

12. As used herein, the term "Debtor" shall include both debtors in a joint case.

13. Other Provisions:

Date November 16, 2009

Signature /s/ Beth Ann Heilman
Beth Ann Heilman
 Debtor